Fill in this information to identify the case:

Debtor 1 Charlene R House

Debtor 2 (Spouse, if filing) ____________

United States Bankruptcy Court for the: Middle District of PA (State)

Case number 24-00941

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Santander Bank, N.A.

Court claim no. (if known): 5

Last 4 digits of any number you use to identify the debtor's account: 7 2 0 5

Date of payment change: Must be at least 21 days after date of this notice 11/16/24

New total payment: Principal, interest, and escrow, if any $ 1184.70

Part 1: Escrow Account Payment Adjustment

1. **Will there be a change in the debtor's escrow account payment?**

- ☒ No
- ☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: ____________

Current escrow payment: $ ____________ **New escrow payment:** $ ____________

Part 2: Mortgage Payment Adjustment

2. **Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: ____________

Current interest rate: ____________% **New interest rate:** ____________%

Current principal and interest payment: $ ____________ **New principal and interest payment:** $ ____________

Part 3: Other Payment Change

3. **Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☐ No
- ☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (*Court approval may be required before the payment change can take effect.*)

Reason for change: number of days in the month changes the amount due

Current mortgage payment: $ 1208.83 **New mortgage payment:** $ 1184.70

Debtor 1 Charlene R House

First Name Middle Name Last Name

Case number *(if known)* 24-00941

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ■ I am the creditor.
- ☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

✘ Melissa A Epler

Signature

Date 10/28/2024

Print: Melissa A. Epler

First Name Middle Name Last Name

Title Bankruptcy Administrator

Company Santander Bank, N.A.

Address 450 Penn Street

Number Street

Reading PA 19602

City State ZIP Code

Contact phone (484) 512 – 3552

Email DeftBkr@santander.us

Santander

Mail Code: 10-421-CN2
P.O. Box 12646
Reading, PA 19612
Customer Service: 1-877-768-2265
www.SantanderBank.com

STATEMENT OF ACCOUNT

Account Number:	
Statement Date:	10-24-2024
Statement Period From:	09-25-2024
Statement Period Through:	10-24-2024
Days in Statement Period:	30
Current Balance:	$140,068.52
Credit Line Amount:	$0.00
Available Credit:	$0.00
End of Draw Date:	03-25-2025
Minimum Payment:	$41,959.44
Payment Due Date:	11-16-2024

16-0.5400 000003BFXAXS8 1/2 BIN:0 0-63
VINCENT HOUSE
2701 N 5TH ST
HARRISBURG PA 17110-2015

16-0.5400 000003BFXAXS8 1/2 BIN:0 0-63

Important Message

Want a faster and more convenient way to get your account information?
Enroll in online banking and our Mobile Banking App – it takes just a few minutes.

INTERNAL ONLY

ACCOUNT BILLING SUMMARY

Principal Due	$460.65
INTEREST CHARGE Due	**$724.05**
Past Due Amount	$29,316.29
Late Charges Due	$371.80
Fees Due	$11,086.65
Payment Shortage	$0.00
Total Minimum Payment Due	**$41,959.44**

ACCOUNT BALANCE SUMMARY

Beginning Balance	$139,344.47
Advances	$0.00
Payment Received	$0.00
Insurance Premium	$0.00
INTEREST CHARGE	**$724.05**
Late Charges	$0.00
Fees	$0.00
Adjustments	$0.00
Ending Balance	$140,068.52
Unapplied Credit Balance	$0.00

SUMMARY OF REVOLVING ACCOUNT BALANCE

Periodic Rate From	09-25-2024	Periodic **INTEREST CHARGE**	$724.05
Periodic Rate Through	10-24-2024	**ANNUAL PERCENTAGE RATE**	7.9900
Payment Amount	$1,184.70		
Daily Periodic Rate *	0.0002183060		
Balance Subject to Interest Rate	$110,555.40	Ending Principal	$110,555.40

* The daily periodic rate may vary.

TRANSACTION ACTIVITY SINCE YOUR LAST STATEMENT

Posting Date	Effective Date	Activity Description	Amount	Balance
	09-25-2024	BEGINNING PRINCIPAL		$110,555.40
	10-24-2024	ENDING PRINCIPAL		$110,555.40

** **FEES** **

TOTAL FEES THIS PERIOD $0.00

*** **INTEREST CHARGED** **

TOTAL INTEREST THIS PERIOD $724.05

Please return this portion with your check.

Santander

Account Number	Due Date	Payment Due	Amount Enclosed
	11-16-2024	$41,959.44	

VINCENT HOUSE
2701 N 5TH ST
HARRISBURG PA 17110-2015

Make Check Payable To:

Santander Bank, N.A,
P.O. Box 847051
Boston, MA 02284-7051

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

In Re:
Charlene R House

Debtor

Chapter #13
Case No. 24-00941
Honorable Henry W Van Eck

____/

CERTIFICATE OF SERVICE

I, Melissa A. Epler of Santander Bank, N.A., do hereby certify that on October 28, 2024, I caused to be served a copy of the Notice of Payment Change on the service list below by having a copy of the same mailed by first class mail, postage prepaid or other method specified on service list.

Signed under the penalties of perjury, this 28th day of October 2024.

Melissa A Epler

Melissa A. Epler
Santander Bank, N.A.
Bankruptcy Administrator
450 Penn Street
Reading, PA 19602
(484) 512-3552
Email: DeftBkr@santander.us

VIA US MAIL
CHARLENE R HOUSE
2701 N 5TH ST
HARRISBURG, PA 17110-2015

VIA ECF
JACK N ZAHAROPOULOS
8125 ADAMS DR STE A
HUMMELSTOWN, PA 17036-8625

MICHAEL A CIBIK
HELP@CIBIKLAW.COM